

Debtor 1 Cathy C. Hill
Debtor 2 _____
(Spouse, if filing) _____
United States Bankruptcy Court for the: Southern District of Ohio (Dayton)
Case number 16-31123

Official Form 410S1**Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wells Fargo Bank, NA**Court claim no. (if known):** 6**Last 4 digits** of any number you use to identify the debtor's account: 8645**Date of payment change:**

Must be at least 21 days after date of this notice

04/01/2017**New total payment:**

Principal, interest, and escrow, if any

\$1,391.17**Uniform Claim Identifier:** WFCMGF1631123OHS16348645**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:
_____Current escrow payment: \$588.98New escrow payment: \$597.95**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**☒ No☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.
If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ DeMarcus Jones

Date 02/22/2017

VP Loan Documentation

Print: DeMarcus Jones

Title VP Loan Documentation

Company Wells Fargo Bank, N.A./Wells Fargo Home Mortgage

Address MAC N9286-01Y

1000 Blue Gentian Road
Eagan, MN 55121-7700

Specific Contact Information:

P: 800-274-7025

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

UNITED STATES BANKRUPTCY COURT

Southern District of Ohio (Dayton)

Chapter 13 No. 16-31123

Judge: Lawrence S. Walter

In re:

Cathy C. Hill

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on or before February 22, 2017, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Cathy C. Hill
2172 Crab Tree Drive
Dayton, OH 45431

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

Russ B Cope
Cope Law Offices, LLC
6826 Loop Road
Dayton, OH 45459

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

Jeffrey M Kellner
131 N Ludlow St
Suite 900
Dayton, OH 45402

/s/ Alicia Fisher

4 S Technologies, LLC
(as authorized agent for Wells Fargo Bank, N.A./Wells Fargo Home Mortgage)



HOME
MORTGAGE

Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547

Escrow Review Statement

For informational purposes only

Statement Date: February 16, 2017

Loan number:

Property address:
2172 CRAB TREE DRIVE
BEAVERCREEK OH 45431

TIMOTHY D HILL
CATHY C HILL
2172 CRAB TREE DR
BEAVERCREEK OH 45431-3312

Customer Service



Online
wellsfargo.com



Telephone
1-800-340-0473



Correspondence
PO Box 10335
Des Moines, IA 50306



Hours of operation
Mon - Fri 7 a.m. - 8 p.m. CT



To learn more, go to:
wellsfargo.com/escrow

We accept telecommunications relay service calls

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court.

We reviewed the escrow account, here's what we found:

- **Required Minimum Balance:** The escrow account balance is projected to fall below the required minimum balance. This means there is a **shortage**.
- **Future payments:** Based on what we expect to pay, as of April 1, 2017, the escrow portion of the payment will **increase**.

The escrow account has a shortage of
\$51.44

Part 1 - Mortgage payment

Option 1

Pay the shortage amount over 12 months

	Current payment	New payment
Principal and/or interest	\$793.22	\$793.22
Escrow payment	\$588.98	\$597.95
Total payment amount	\$1,382.20	\$1,391.17

Option 2

Pay the shortage amount of \$51.44

	Current payment	New payment
Principal and/or interest	\$793.22	\$793.22
Escrow payment	\$588.98	\$593.66
Total payment amount	\$1,382.20	\$1,386.88

Note: If this is an adjustable rate mortgage (ARM), a separate notice will be sent before the payment is scheduled to change.

Option 1: No action required

Starting **April 1, 2017** the new contractual payment amount will be **\$1,391.17**

Option 2: Pay shortage in full

Starting **April 1, 2017** the new contractual payment amount will be **\$1,386.88**

Note: Since a bill pay or third-party payment service is used, please remember to adjust the mortgage payment amount. This applies to both options.

See Page 2 for additional details.



HOME
MORTGAGE

Note: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this coupon is being provided for informational purposes only. If your Chapter 13 plan calls for your Chapter 13 Trustee to make the on-going post-petition mortgage payments, please contact your attorney or the Trustee's office before directly sending any amounts relating to this escrow shortage

TIMOTHY D HILL
CATHY C HILL

Wells Fargo Home Mortgage
PO Box 14538
Des Moines, IA 50306-3538

The escrow account review indicates a shortage. You may voluntarily choose **Option 2** to pay the shortage in full now and the mortgage payment will be **\$1,386.88**.

Please detach this coupon and mail it along with the check for \$51.44 to the address that appears on this coupon.

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$3,923.92. For the coming year, we expect the amount paid from escrow to be \$7,123.88.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the total amount by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods.

Escrow comparison

	10/15 - 09/16 (Actual)	05/16 - 04/17 (Actual)	10/16 - 02/17 (Actual)	04/17 - 03/18 (Projected)		# of months		New monthly escrow amount
Property taxes	\$4,538.54	\$4,552.09	\$2,282.82	\$4,565.64	÷	12	=	\$380.47
Property insurance	\$957.00	\$986.00	\$986.00	\$986.00	÷	12	=	\$82.17
Total taxes and insurance	\$5,495.54	\$5,538.09	\$3,268.82	\$5,551.64	÷	12	=	\$462.64
Escrow shortage	\$356.78	\$0.00	\$0.02	\$51.44	÷	12	=	\$4.29**
Mortgage insurance	\$1,588.26	\$1,310.20	\$655.10	\$1,572.24	÷	12	=	\$131.02
Total escrow	\$7,440.58	\$6,848.29	\$3,923.94	\$7,175.32	÷	12	=	\$597.95

**This amount is added to the payment if Option 1 on page 1 is selected.

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance June, 2017		\$620.66	(Calculated in Part 3 - Escrow account projections table)
Bankruptcy adjustment [†]	+	\$253.18	
Minimum balance for the escrow account [‡]	-	\$925.28	(Calculated as: \$462.64 X 2 months)
Escrow shortage	=	-\$51.44	

[†]This adjustment of \$253.18, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

[‡]The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add up the total of the yearly escrow payments, and divide by 12 (this amount does not include mortgage insurance). We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

Important messages

Wells Fargo is changing the way we handle escrow overage/surplus amounts. Previously, checks were sent to refund overages \$50.00 or greater, while lesser amounts simply reduced a future payment. As of June 1, 2016, checks will be sent for all refunds, regardless of amount. To learn more about escrow accounts, visit wellsfargo.com/escrow.

Part 3 - Escrow account projections

Escrow account projections from April, 2017 to March, 2018

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Mar 2017			Starting balance	\$1,515.56	\$1,820.18
Apr 2017	\$593.66	\$131.02	FHA Insurance	\$1,978.20	\$2,282.82
May 2017	\$593.66	\$131.02	FHA Insurance	\$2,440.84	\$2,745.46
Jun 2017	\$593.66	\$131.02	FHA Insurance	\$2,903.48	\$3,208.10
Jun 2017	\$0.00	\$2,282.82	GREENE COUNTY(W)(5)	\$620.66	\$925.28
Jul 2017	\$593.66	\$131.02	FHA Insurance	\$1,083.30	\$1,387.92
Aug 2017	\$593.66	\$131.02	FHA Insurance	\$1,545.94	\$1,850.56
Sep 2017	\$593.66	\$131.02	FHA Insurance	\$2,008.58	\$2,313.20
Oct 2017	\$593.66	\$131.02	FHA Insurance	\$2,471.22	\$2,775.84
Nov 2017	\$593.66	\$131.02	FHA Insurance	\$2,933.86	\$3,238.48
Dec 2017	\$593.66	\$131.02	FHA Insurance	\$3,396.50	\$3,701.12
Jan 2018	\$593.66	\$131.02	FHA Insurance	\$3,859.14	\$4,163.76
Feb 2018	\$593.66	\$131.02	FHA Insurance	\$4,321.78	\$4,626.40
Feb 2018	\$0.00	\$2,282.82	GREENE COUNTY(W)(5)	\$2,038.96	\$2,343.58
Feb 2018	\$0.00	\$986.00	SAFECO INSURANCE COMPANY	\$1,052.96	\$1,357.58
Mar 2018	\$593.66	\$131.02	FHA Insurance	\$1,515.60	\$1,820.22
Totals	\$7,123.92	\$7,123.88			

Part 4 - Escrow account history

Escrow account activity from October, 2016 to March, 2017

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Oct 2016							Starting Balance	\$2,036.62	\$2,289.82	-\$253.20
Oct 2016	\$0.00	\$588.98	-\$588.98	\$0.00	\$131.02	-\$131.02	FHA Insurance	\$2,036.62	\$2,747.78	-\$711.16
Oct 2016	\$0.00	\$0.00	\$0.00	\$131.02	\$0.00	\$131.02	FHA Insurance	\$1,905.60	\$2,747.78	-\$842.18
Nov 2016	\$588.98	\$588.98	\$0.00	\$0.00	\$131.02	-\$131.02	FHA Insurance	\$2,494.58	\$3,205.74	-\$711.16
Nov 2016	\$0.00	\$0.00	\$0.00	\$131.02	\$0.00	\$131.02	FHA Insurance	\$2,363.56	\$3,205.74	-\$842.18
Dec 2016	\$0.00	\$588.98	-\$588.98	\$0.00	\$131.02	-\$131.02	FHA Insurance	\$2,363.56	\$3,663.70	-\$1,300.14
Dec 2016	\$0.00	\$0.00	\$0.00	\$131.02	\$0.00	\$131.02	FHA Insurance	\$2,232.54	\$3,663.70	-\$1,431.16
Jan 2017	\$0.00	\$588.98	-\$588.98	\$0.00	\$131.02	-\$131.02	FHA Insurance	\$2,232.54	\$4,121.66	-\$1,889.12
Jan 2017	\$0.00	\$0.00	\$0.00	\$131.02	\$0.00	\$131.02	FHA Insurance	\$2,101.52	\$4,121.66	-\$2,020.14
Jan 2017	\$0.00	\$0.00	\$0.00	\$986.00	\$0.00	\$986.00	SAFECO INSURANCE COMPANY	\$1,115.52	\$4,121.66	-\$3,006.14
Feb 2017 (estimate)	\$2,355.92	\$588.98	\$1,766.94	\$0.00	\$131.02	-\$131.02	FHA Insurance	\$3,471.44	\$4,579.62	-\$1,108.18
Feb 2017	\$0.00	\$0.00	\$0.00	\$2,282.82	\$2,269.27	\$13.55	GREENE COUNTY(W)(5)	\$1,188.62	\$2,310.35	-\$1,121.73
Feb 2017	\$0.00	\$0.00	\$0.00	\$0.00	\$957.00	-\$957.00	SAFECO INSURANCE COMPANY	\$1,188.62	\$1,353.35	-\$164.73
Feb 2017	\$0.00	\$0.00	\$0.00	\$131.02	\$0.00	\$131.02	FHA Insurance	\$1,057.60	\$1,353.35	-\$295.75
Mar 2017 (estimate)	\$588.98	\$588.98	\$0.00	\$131.02	\$131.02	\$0.00	FHA Insurance	\$1,515.56	\$1,811.31	-\$295.75
Totals	\$3,533.88	\$3,533.88	\$0.00	\$4,054.94	\$4,012.39	\$42.55				